

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael Alexander David  
 Debtor

Case No. 17-18598-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Michael Alexander David, 6037 Lansdowne Ave, Philadelphia, PA 19151-3937

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

JERMAINE D. HARRIS on behalf of Debtor Michael Alexander David jermaineh02@msn.com

JOSEPH JASPER SWARTZ on behalf of Creditor PA Dept of Revenue RA-occbankruptcy6@state.pa.us, RA-occbankruptcy6@state.pa.us

KEVIN G. MCDONALD on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com

KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

REBECCA ANN SOLARZ on behalf of Creditor LSF10 Master Participation Trust c/o Caliber Home Loans, Inc. bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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Michael Alexander David	<u>Debtor</u>	CHAPTER 13
LSF10 Master Participation Trust, by Caliber Home Loans, Inc., solely in its capacity as servicer		NO. 17-18598 JKF
	<u>Movant</u>	
vs.		
Michael Alexander David	<u>Debtor</u>	11 U.S.C. Sections 362 and 1301
Dorothy David	<u>Co-Debtor</u>	
William Miller	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$8,915.72**, which breaks down as follows;

Post-Petition Payments: January 2018 to December 2018 at \$657.06/month  
Fees & Costs Relating to Motion: \$1,031.00  
**Total Post-Petition Arrears \$8,915.72**

2. The Debtors shall cure said arrearages in the following manner;
  - a). By December 16, 2018, Debtors shall tender a down payment of **\$1,500.00**;
  - b). Beginning on January 1, 2019 and continuing through September 1, 2019, until the arrearages are cured, Debtors shall pay the present regular monthly payment of **\$657.06** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$823.97 from January 2019 to August 2019 and \$823.96 for September 2019** towards the arrearages on or before the last day of each month at the address below;

Caliber Home Loans, Inc.  
P.O. Box 650856  
Dallas, TX 75265

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

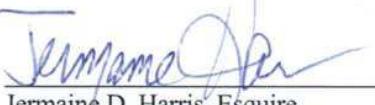
9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 27, 2018

Date: 12/3/18

Date: December 3, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

  
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Jermaine D. Harris, Esquire  
Attorney for Debtor

/s/ Polly A. Langdon, Esquire, for  
William C. Miller, Esquire  
Chapter 13 Trustee

Approved by the Court this 4th day of December, 2018. However, the court  
retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Jean K. Fitzsimon

